Legal Liability Protection for Public School Employees

You and your public school have broad liability coverage through the Utah Division of Risk Management

As a public school employee, what insurance do I have?

Below is information to help you better understand the insurance coverage provided by the **Utah Division of Risk Management**. This does not contain all of the terms and conditions for coverage. For more information, visit our website at **https://risk.utah.gov/** or contact us at **(801) 957-7170**. We're happy to assist!

What is covered by Risk Management liability insurance?

Risk Management liability insurance **covers any lawsuits that arise out of the performance of your duties as a public school employee**. If you are sued, Risk Management will provide you with an attorney from the Utah Attorney General's Office and will pay for any defense costs and judgements. (This is separate from Worker's Compensation insurance that is provided by your employer.)

What is NOT covered by Risk Management liability insurance?

This insurance **DOES NOT cover** any acts or omissions that involve fraud, willful misconduct, impairment due to your use of alcohol or drugs, false testimony under oath, or breach of a non-disclosure agreement.

Does Risk Management cover criminal or professional liability defense?

No. Risk Management **DOES NOT cover criminal defense or professional liability matters**, such as those before the Utah Professional Practices Advisory Commission (UPPAC).

However, as a public-school employee, you may have the right to recover reasonable attorneys fees and costs from your employer if your criminal case is dismissed or you are acquitted and the charges are related to acts or omissions occurring during the performance of your duties as a public school employee. (See Utah Code 52-6.)

What should I do if I am sued?

- Notify your employer immediately!
- Forward any legal documents served on you to your employer.
- Submit a written request for defense and indemnification to your employer within 10 days.
- Cooperate in the subsequent investigation and defense.
- Stay calm. We're here to help!

Where can I get more information?

For additional information about your rights, please see the following:

- The Utah Governmental Immunity Act (Utah Code 63G-7)
- Reimbursement of Criminal Defense Costs (Utah Code 52-6)
- Your employer's Risk Manager or Business Official
- Utah Division of Risk Management
 - Address: 4315 S. 2700 W., Taylorsville, UT 84129
 - Phone: (801) 957-7170
 - Website: https://risk.utah.gov/

*The information provided here is a general description and comparison of coverages. For a detailed explanation of coverages, you may refer to the statutes cited above.

